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Gazette Opinion: Montana loses when kids lack insurance

The best prescription for Montana children's health is having a regular care provider who works with parents to ensure timely immunizations, checkups and preventive care. That's what the Children's Health Insurance Program is doing for 13,110 Montana children.

With an increase in funding from Gov. Brian Schweitzer and the 2005 Legislature, CHIP expanded. The program for otherwise uninsured low-income children covered about 2,200 more youngsters last month than it did in December 2004.

Yet there are still thousands of uninsured Montana children, from birth through age 18. Most are living in impoverished working families. But the lack of insurance also plagues families above poverty level because even working parents are having increasing difficulty affording insurance premiums. Likewise, employers, particularly small businesses, struggle financially to make health insurance available to workers.

The percentage of all Montana children who had no health insurance increased from 14 percent to 16 percent in a four-year period ending in 2005, according to Steve Seninger, director of Montana Kids Count and the Bureau of Business and Economic Research at the University of Montana. Worse yet, Seninger reports that the portion of Montana children living in poverty with no insurance (neither private nor government-sponsored) increased from 19 percent to 29 percent. The uninsurance rate for impoverished Montana children was 1.5 times the national rate.

Seninger noted that in 2005, 37,000 Montana children were without health insurance, and 12,000 of them were below poverty level. Two-thirds of the impoverished, uninsured children were younger than 5. These findings are based on data from the U.S. Census Bureau and the Annie E. Casey Foundation.

In a poll conducted last month for The Gazette State Bureau, 83 percent of Montanans said they support expanding CHIP. State funding of the program, which is limited by the Legislature, brings in a much larger amount of federal aid that is paid to Montana health care providers who serve these needy children. CHIP is free or low-cost to families, depending on their income, which cannot exceed \$24,900 for a family of three.

Seninger's report indicates that CHIP is desperately needed. More must be done. The Legislature will be asked to modestly expand CHIP. That won't cover all 37,000 uninsured children, but it's a step in the right direction.